# UNITED STATES BANKRUPTCY COURT

Eastern District of Virginia

# Notice of Chapter 11 Bankruptcy Case, Meeting of Creditors, & Deadlines A chapter 11 bankruptcy case concerning the debtor Corporation Publicly Held listed below was filed on June 3, 2011.

You may be a creditor of the debtor. This notice lists important deadlines. You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

# **See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

G.B.S. Holding, Ltd.

3736 Winterfield Road, Suite 200

Midlothian, VA 23113

,	
Case Number: 11–33708–DOT Office Code: 3	Last four digits of Social–Security or Individual Taxpayer–ID(ITIN) No(s)./Complete EIN: 54–1455563
Attorney for Debtor(s) (name and address): Bruce E. Arkema DurretteCrump PLC 1111 East Main Street, 16th Floor Richmond, VA 23219 Telephone number: (804) 775–6900	

# **Meeting of Creditors**

Time: 03:00 PM Date: June 30, 2011

Location: Office of the U.S. Trustee, 701 East Broad Street - Suite 4300, Richmond, VA 23219-1885

## **Deadlines:**

Papers must be received by the bankruptcy clerk's office by the following deadlines:

## Deadline to File a Proof of Claim. Use Attached Claim Form and File by Deadline below:

For all creditors (except a governmental unit): September 28, 2011 For a governmental unit: November 30, 2011

Deadline to File a Complaint to Determine Dischargeability of Certain Debts:

August 29, 2011

## **Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

# **Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

	For the Court:	
701 East Broad Street Richmond, VA 23219	Clerk of the Bankruptcy Court: William C. Redden	
	Date: 6/8/11	
Toll Free 1–800–326–5879		

# **EXPLANATIONS**

>B9F ALT (Official Form 9F ALT) (12/07)

	EXILEMINATION DE ALI (Onicial Form de ALI) (12/07)
Filing of Chapter 11 Bankruptcy Case	A bankruptcy case under Chapter 11 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 11 allows a debtor to reorganize or liquidate pursuant to a plan. A plan is not effective unless confirmed by the court. You may be sent a copy of the plan and a disclosure statement telling you about the plan, and you might have the opportunity to vote on the plan. You will be sent notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the debtor will remain in possession of the debtor's property and may continue to operate any business.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §§ 362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; and starting or continuing lawsuits or foreclosures. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor's representative must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice. The court, after notice and a hearing, may order that the United States trustee not convene the meeting if the debtor has filed a plan for which the debtor solicited acceptances before filing the case.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. You may look at the schedules that have been or will be filed at the bankruptcy clerk's office. If your claim is scheduled and is not listed as disputed, contingent, or unliquidated, it will be allowed in the amount scheduled unless you filed a Proof of Claim or you are sent further notice about the claim. Whether or not your claim is scheduled, you are permitted to file a Proof of Claim. If your claim is not listed at all <i>or</i> if your claim is listed as disputed, contingent, or unliquidated, then you must file a Proof of Claim by the "Deadline to File Proof of Claim" listed on the front side, or you might not be paid any money on your claim and may be unable to vote on the plan. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of your debt. See Bankruptcy Code §§ 1141(d). A discharge means that you may never try to collect the debt from the debtor, except as provided in the plan. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code §§ 1141(d)(6)(A), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov, or at Clerk's office in Richmond. See address on front side of this notice.
	Refer to Other Side for Important Deadlines and Notices

# — Refer to Other Side for Important Deadlines and Notices —

**LOCAL RULE DISMISSAL WARNING:** Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.

## PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS:

**Richmond Division:** Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.

Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://vaeb.uscourts.gov/ebn/index.htm or call, toll free: 877–837–3424. Case/docket information available on Internet @www.vaeb.uscourts.gov

## UNITED STATES BANKRUPTCY COURT

Eastern District of Virginia

In re: Case Number: 11–33708–DOT

Chapter 11

G.B.S. Holding, Ltd.

Social Security/Taxpayer ID/Employer ID/Other Nos.:

54-1455563

Debtor(s)

# NOTICE OF BAR DATE FOR FILING PROOFS OF CLAIM AND PROOFS OF INTEREST

NOTICE IS HEREBY GIVEN that pursuant to Local Bankruptcy Rule 3003–1 the deadline set by the court under Federal Rule of Bankruptcy Procedure 3003(c) for filing proofs of claim and interest is September 28, 2011 (the "Bar Date"). Claims not filed by the Bar Date with the clerk of this court will not be allowed and will be forever barred, with the following exceptions:

- 1. Governmental units shall have until November 30, 2011, to file proofs of claim.
- 2. Claims and interests listed on the debtor's schedules and **not** listed as disputed, contingent, or unliquidated. (Note: a creditor who desires to rely on the schedules of creditors has the responsibility for determining that the claim is listed accurately.)
- 3. Unsecured claims of the type specified in Federal Rule of Bankruptcy Procedure 3002(c)(3) which arise or become allowable as a result of a judgment if the judgment is for the recovery of money or property or avoids an interest in property shall be filed within 30 days after the judgment becomes final or the Bar Date set forth above, whichever is later.
- 4. Claims of the type specified in Federal Rule of Bankruptcy Procedure 3002(c)(4) arising from the rejection of an executory contract or unexpired lease shall be filed within 30 days after entry of the order approving such rejection or the Bar Date set forth above, whichever is later.

Dated: June 8, 2011
Proof of Claim page for Chapter 11

FOR THE COURT:

William C. Redden Clerk of the Bankruptcy Court

UNITED STATES BANKRUPTCY COURT Eastern District of Virginia	PROOF OF CLAIM		
Name of Debtor: G.B.S. Holding, Ltd.	Case Number: 11-33708		
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencer administrative expense may be filed pursuant to 11 U.S.C. § 503.	nent of the case. A	request for payment of an	
Name of Creditor (the person or other entity to whom the debtor owes money or property):	Check this box to indicate that this claim amends a previously filed claim.		
Name and address where notices should be sent:	Court Claim Nu (If known)	mber:	
Telephone number:	Filed on:	<u></u>	
Name and address where payment should be sent (if different from above):	Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.		
Telephone number:	in this case.	if you are the debtor or trustee	
1. Amount of Claim as of Date Case Filed: \$  If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4.	5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount.		
If all or part of your claim is entitled to priority, complete item 5.	Specify the priori	try of the claim	
□Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.	Specify the priority of the claim.  Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).		
2. Basis for Claim: (See instruction #2 on reverse side.)	□Wages salaries	or commissions (up to	
3. Last four digits of any number by which creditor identifies debtor:  3a. Debtor may have scheduled account as:  (See instruction #3a on reverse side.)	sy number by which creditor identifies debtor:  ave scheduled account as: on #3a on reverse side.)  instruction #4 on reverse side.)  box if your claim is secured by a lien on property or a right of setoff and provide the  .  S11,725*) earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier -11 U.S.C. \$507 (a)(4).  Contributions to an employee benefit plan - 11 U.S.C. \$507 (a)(5).		
4. Secured Claim (See instruction #4 on reverse side.) Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information.			
Describe:			
Value of Property: \$ Annual Interest Rate%	☐Taxes or penalt	ies owed to governmental units	
Amount of arrearage and other charges as of time case filed included in secured claim,	- 11 U.S.C. §50		
if any: \$ Basis for perfection:  Amount of Secured Claim: \$ Amount Unsecured: \$	Other - Specify applicable paragraph of 11 U.S.C. §507 (a)().		
<b>6. Credits:</b> The amount of all payments on this claim has been credited for the purpose of making this proof of claim.	Amour	nt entitled to priority:	
<b>7. Documents:</b> Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (See instruction 7 and definition of "redacted" on reverse side.)	\$_		
DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.	*Amounts are subject to adjustment on 4/1/13 and every 3 years thereafter with respect to cases commenced on or after the date of		
If the documents are not available, please explain:	adjustment.	I	
Date:  Signature: The person filing this claim must sign it. Sign and print name and title, if any, of the creation person authorized to file this claim and state address and telephone number if different from the new above. Attach copy of power of attorney, if any.		FOR COURT USE ONLY	

## INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, there may be exceptions to these general rules.

## Items to be completed in Proof of Claim form

#### Court, Name of Debtor, and Case Number:

Fill in the federal judicial district where the bankruptcy case was filed (for example, Central District of California), the bankruptcy debtor's name, and the bankruptcy case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is located at the top of the notice.

### Creditor's Name and Address:

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

#### 1. Amount of Claim as of Date Case Filed:

State the total amount owed to the creditor on the date of the Bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

#### 2. Basis for Claim:

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card. If the claim is based on the delivery of health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. You may be required to provide additional disclosure if the trustee or another party in interest files an objection to your claim.

## 3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

#### 3a. Debtor May Have Scheduled Account As:

Use this space to report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

### 4. Secured Claim:

Check the appropriate box and provide the requested information if the claim is fully or partially secured. Skip this section if the claim is entirely unsecured. (See DEFINITIONS, below.) State the type and the value of property that secures the claim, attach copies of lien documentation, and state annual interest rate and the amount past due on the claim as of the date of the bankruptcy filing.

#### 5. Amount of Claim Entitled to Priority Under 11 U.S.C. §507(a):

If any portion of your claim falls in one or more of the listed categories, check the appropriate box(es) and state the amount entitled to priority. (See DEFINITIONS, below.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

#### 6. Credits:

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

#### 7. Documents:

Attach to this proof of claim form redacted copies documenting the existence of the debt and of any lien securing the debt. You may also attach a summary. You must also attach copies of documents that evidence perfection of any security interest. You may also attach a summary. FRBP 3001(c) and (d). If the claim is based on the delivery of health care goods or services, see instruction 2. Do not send original documents, as attachments may be destroyed after scanning.

#### Date and Signature:

The person filing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2), authorizes courts to establish local rules specifying what constitutes a signature. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and elephone number if it differs from the address given on the top of the form for purposes of receiving notices. Attach a complete copy of any power of attorney. Criminal penalties apply for making a false statement on a proof of claim.

#### DEFINITIONS

## \_\_\_\_INFORMATION\_

#### Debtor

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

#### Credito

A creditor is a person, corporation, or other entity owed a debt by the debtor that arose on or before the date of the bankruptcy filing. See 11 U.S.C. §101 (10)

#### Claim

A claim is the creditor's right to receive payment on a debt owed by the debtor that arose on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

#### **Proof of Claim**

A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.

## Secured Claim Under 11 U.S.C. §506(a)

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car.

A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

#### **Unsecured Claim**

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien.

#### Claim Entitled to Priority Under 11 U.S.C.

**§507(a)** Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

#### Redacted

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor should redact and use only the last four digits of any social-security, individual's tax-identification, or financial-account number, all but the initials of a minor's name and only the year of any person's date of birth.

# **Evidence of Perfection**

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

## **Acknowledgment of Filing of Claim**

To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system (www.pacer.psc.uscourts.gov) for a small fee to view your filed proof of claim.

#### Offers to Purchase a Claim

Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 et seq.), and any applicable orders of the bankruptcy court.

In re: G.B.S. Holding, Ltd. Debtor Case No. 11-33708-DOT Chapter 11

## CERTIFICATE OF NOTICE

District/off: 0422-7 User: luedecket Page 1 of 1 Date Rcvd: Jun 08, 2011 Form ID: B9F Total Noticed: 29

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jun 10, 2011.
db
               +G.B.S. Holding, Ltd.,
                                            3736 Winterfield Road, Suite 200,
                                                                                       Midlothian, VA 23113-9235
                                      DurretteCrump PLC, 1111 East Main Street, 16th Floor,
               +Bruce E. Arkema,
aty
                  Richmond, VA 23219-3532
                  Corey Byrd Simpson, LeClair Ryan, PC, 701 East Byn
Federal Reserve Bank Bldg, Richmond, VA 23219-6105
Robert H. Chappell, III, Spotts Fain PC, 411 East
               +Corey Byrd Simpson,
                                                                   701 East Byrd St, 16th Floor,
aty
aty
                 Robert H. Chappell, III,
                                                                      411 East Franklin Street, Suite 600,
                                                                                                                     PO Box 1555,
                  Richmond, VA 23218-1555
                Vernon E. Inge, Jr., LeClair Ryan, Federal Reserve Bank Buildir
701 East Byrd Street, 16th Floor [23219], Post Office Box 2499,
                                                               Federal Reserve Bank Building,
aty
                                                                                                   Richmond, VA 23218-2499
                +Citizens and Farmers Bank, c/o Spotts Fain PC,
                                                                             411 E. Franklin St.,
                                                                                                        Suite 600,
cr
                  Richmond, VA 23219-2200
                           ATTN Remittance Processing Svc,
                                                                   1932 Wynnton Road,
10494318
                                                                                             Columbus, GA 31999-0797
                                                                  Richmond, VA 23261-6623
               +Anthem Healthkeepers, P.O. Box 26623,
10494320
                                                                              Baltimore, MD 21275-8987
10494321
                Anthem Southast Dental,
                                               Post Office Box 758987,
                                                               Tappahannock, VA 22560-0965
10494322
               +Bank of Essex,
                                     Post Office Box 965,
               +Central Virginia Bank, Post Office Bo
+Donese Smith, 7709 Millcreek Drive,
10494323
                                              Post Office Box 39, Powhatan, VA 23139-0039
10494325
                                                                Richmond, VA 23235-6739
10494326
               +FloranceGordonBrown, 1900 One James Center,
                                                                         901 East Cary Street,
                                                                                                       Richmond, VA 23219-4063
                                                       4501 Cox Road, Glen Allen, VA 23060-3381
10494327
               +Franklin Federal Savings Bank,
               +George B. Sowers, Jr., 2001 Oakengate Lane, Midlothian, VA 23113-4062
+Keiter Stephens Hurst Gary, & Shreaves, P.C., P.O. Box 32066, Henric
10494328
10494329
                                                                                                  Henrico, VA 23294-2066
               +MGMLAW, 1802 Bayberry Court, Suite 200, Richmond, VA 23226-3773

+Paragon Commercial Bank, 3535 Glenwood Avenue, Raleigh, NC 2761:

+Paul Kessler, 302 Rexmoor Terrace, Richmond, VA 23236-3253
10494330
10494331
                                                                             Raleigh, NC 27612-4934
10494332
               +Perfect Lawncare, 2364 Judes Ferry Road,
10494333
                                                                      Powhatan, VA 23139-5209
               +R. Christian Sowers, 1900 Bedwyn Lane, Midlothian, VA 23112-5518
+Riverton Associates, LLC, 3736 Winterfield Road, Suite 200, Midlothian, VA
+Thurman Cash Insurance Agency, Post Office Box 35601, Richmond, VA 23235-0601
10494334
10494335
                                                                                             Midlothian, VA 23113-9235
10494336
10494337
               +Timmons Group, Inc.,
                                            1001 Boulders Pkwy, #300, Richmond, VA 23225-5512
               +Towne's Engineering,
                                            9850 Lori Road, Suite 201,
                                                                             Chesterfield, VA 23832-6758
10494338
10494339
                Virginia Commonwealth Bank,
                                                   P.O. Box 1777,
                                                                       Petersburg, VA 23805-0777
                                                                                Wilsons, VA 23894-2209
10494340
                                     Bloomfield Farm,
                                                           3607 Cox Road,
               +Walter Styles,
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
               +EDI: GMACFS.COM Jun 09 2011 01:43:00
10494319
                                                                  Ally,
                                                                           Post Office Box 380902,
                 Minneapolis, MN 55438-0902
10494324
                +E-mail/Text: SAXONL@CHESTERFIELD.GOV Jun 09 2011 01:47:01
                                                                                           Chesterfield County Treasurer,
                  P.O. Box 26585, Richmond, VA 23261-6585
                                                                                                              TOTAL: 2
             ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr
                Essex Bank
                                                                                                              TOTALS: 1, * 0, ## 0
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 10, 2011 Signature:

Joseph Spertjins